Filed 08/31/23 Entered 08/31/23 11:56:24 Desc Main Case 18-21729-CMB Doc 151 Page 1 of 2 Document

Fill in this information to identify your case:						
Debtor 1	Kerry Patrick Seifen					
	First Name	Middle Name	Last Name			
Debtor 2	Luann Ellen Seife	en				
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA				
Case number	18-21729					
(II KIIOWII)						

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code, Fed. R. Bankr. P. 1007(c)

You mus	st ch	eck one:				
	l co	mpleted an ap	proved cou	urse in personal financial management:		
			rse	02/12/2023		
			provider	Sage Personal Finance		
				05781-PAW-DE-037177252		
	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on <i>(check one)</i> :					
		Incapacity.	I have a m finances.	nental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about		
		Incapacity.	finances. My physica	nental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about all disability causes me to be unable to complete a course in personal financial management in person, by through the internet, even after I reasonably tried to do so.		
		. ,	finances. My physica phone, or a	al disability causes me to be unable to complete a course in personal financial management in person, by		
	_ 	Disability.	My physica phone, or to I am curre	al disability causes me to be unable to complete a course in personal financial management in person, by through the internet, even after I reasonably tried to do so.		
	_ _ _	Disability. Active duty. Residence.	My physica phone, or to I am curre	ral disability causes me to be unable to complete a course in personal financial management in person, by through the internet, even after I reasonably tried to do so. Internet in the internet in person, by through the internet, even after I reasonably tried to do so. Internet in the internet in person, by through the internet, even after I reasonably tried to do so. Internet in the internet in person, by through the internet in person, by through the internet in person, by through the internet, even after I reasonably tried to do so. Internet in personal financial management in person, by through the internet, even after I reasonably tried to do so. Internet in the internet in person, by through the internet in person, by through the internet in person, by through the internet, even after I reasonably tried to do so.		

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,		-,			()()(3)-			
the prov	ider	does notify the	court, you		ate. The provider may notify the If the provider does not notify the be discharged.			
		I under chapter 7 by Code.	7 and you i	need to file this form, file it w	vithin 60 days after the first date s	et for the mee	eting of creditors under § 34	1 of the
					file it before you make the last pa Bankruptcy Code. Fed. R. Bankr		our plan requires or before	ou file a
		es, the court car n the court and			financial management course.	To have the	requirement waived, you	must file
Part 1:	Tell	the Court Abou	ut the Req	uired Course.				
You mu	st ch	eck one:						
	l co	mpleted an app	roved cou	urse in personal financial	management:			
_	Date I took the course		02/12/2023	g				
				MM/ DD / YYYY				
	Nan	ne of approved p	rovider	Sage Personal Finance	e			
	Cert	tificate Number		05781-PAW-DE-037177251				
				e a course in personal fina quirement based on (chec	ancial management because thek one):	e court has g	granted my	
		Incapacity.	I have a finances.		eficiency that makes me incapabl	e of realizing	or making rational decision	s about
		Disability.	My physical disability causes me to be unable to complete a course in personal financial management in person, phone, or through the internet, even after I reasonably tried to do so.				n, by	
		Active duty.	uty. I am currently on active military duty in a military combat zone.					
		Residence.		district in which the United anal courses cannot adequa	States trustee (or bankruptcy adnutely meet my needs.	ninistrator) ha	s determined that the appro	oved
Part 2:	Sigi	n Here						
Loortify	that t	ha information !	havo provi	ded is true and correct.				
•			·	ded is true and correct.				
		Ellen Seifen f debtor named on			Luann Ellen Seifen Printed name of debtor	Date	August 31, 2023	
Signa	ure o	i deplor named on	cermicate		Finited hame of deptor		IVIIVI / UU / TTT	